NEW DECORATIVE PAPER-HANGINGS.

MESSRS. HINCHCLIFF & CO.

Have much pleasure in acquainting their Friends and the Trade that to meet the demand for the NEW SPRING PATTERNS, commencent on the necessary preparations for THE GREAT EXHIBITION, they have used every exertion to ensure their early completion, and have the satisfaction of announcing that they are now ready, and can be had on application at their

TOWN WAREHOUSE, 123, WARDOUR-STREET, OXFORD-STREET.

The approaching competition having reference to

SUPERIORITY OF DESIGN AND BRILLIANCY OF COLOURING,

has stimulated Messrs. HINCHCLIFF and CO. to exercise a more than ordinary degree of taste and skill in the production of the Novelties they will have the pleasure of presenting for public approbation, and these they hope will permanently maintain their reputation for that superiority of design and execution which their Firm has heretofore held in the Trade, and be the means also of renewing the many testimonies of approval conferred on their Manufactures by all the leading publications in connection with the "Fine Arts."

Messrs. HINCHCLIFF and CO. have great satisfaction in stating that the strenuous efforts they have made have been attended with success far beyond their most sanguine expectations, for the new collection of patterns will be found one of the most unique and splendid ever produced.

PAPER-HANGING MANUFACTORY, WHITELANDS, BLACKLAND'S-LANE, CHELSEA.

PAPER-HANGINGS at E. T. ARCHER'S Manufactory for English, and Warehouse for Eastlake and French Paper-hangings, and all materials connected with the trade. The Panelled Decorations are fitted up on the walls of an extensive range of show rooms, giving at one view a drawing or dining-room furnished fit for occupation.

LIST OF PRESENT PRICES.

Painted marble, granite, and oak papers	1d. per yard.
Superior bed-room papers	1d. "
Satin ground papers for bed-rooms drawing and dining rooms	2d. "
Flock papers on grounds, and grain on boot on oak	4d. "
Bronze drawing-room papers	6d. "
Rich gold paper	1s. 6d. "
Ditto and Flock	2s. 6d. "

10,000 feet of gilt mouldings always in stock.

E. T. ARCHER, 461, OXFORD-STREET, LONDON.

January, 1, 1850.

PAPER HANGINGS.—R. HORNE, PAPER-HANGING MANUFACTURER, 61, Gracechurch-street, City, invites builders and the trade to inspect his extensive stock of NEW DESIGNS in PAPER-HANGINGS, which, by the aid of powerful machinery, he is enabled to offer at the following prices, in stock quantities, for cash only, viz.:—

Mount fining paper	4d.
Superior ditto	6d. and 7d.
Bed-room papers, in great variety	5d.
An excellent cash paper	8d.
Sitting-room ditto, on bleached grounds	7d. to 8d.
Hand-made marbles	9d. to 1s. 6d.
Good satin papers	1s. 6d. to 2s. 6d.
Flock papers	2s. 6d. to 3s. 6d.
Hand-made granites	3d. to 1s. 6d.

Every novelty in French and English panelled decoration always on hand; also excellent imitation of fancy woods.

N.B. Patterns sent into the country, by post, showing the style and quality of the above, on receipt of two stamps, and the goods despatched with promptitude on receipt of a remittance to the amount of the order given.

STAINING DEAL to IMITATE ALL KINDS of WOODS. It requires no oiling, and will stand the exposure to the weather. Price 6s. per gallon. Varnishes for W Reiser's Stains may be had at the Factory, 27, James-street, Oxford-street.

VARNISH.—PAUL ADDINGTON, Phipp's-bridge, Mitcham, Manufacturer, takes this opportunity of returning to his friends his sincere thanks for the liberal support they have hitherto afforded him, and assures them that the Mitcham system pushed by him shall always be worthy to merit their patronage. He begs now to state that he manufactures the best Varnishes of all descriptions, and can serve the same in Town or Country on the shortest notice, in any quantity at the lowest possible prices.—Please address P. ADDINGTON, Varnish Manufacturer, Phipp's-bridge, Mitcham, Surrey.

NEW SHOW ROOMS for BEDSTEADS. —HEAL and SON have erected some extensive Warerooms for the purpose of keeping every description of Bedstead, in Iron their stock will include every sort manufactured, from the cheap Stump, for servants' use, to the handsomely ornamented tubular-pillared Canopy as well as Brass Bedsteads of every shape and pattern; and in Wooden Bedsteads their rooms are sufficiently extensive to allow them to fit up a variety, both in Polished Birch and Mahogany, of Four-post, Canopy and French, and also of Japanned Bedsteads: in fact, to keep in stock every sort of Bedstead that is made: they have also a general assortment of Furniture, Chintzes, Damasks, and Dimities, so as to render their stock complete for the Furnishing of Bedsteads as well as Bedding. Without attempting to compete with the prices at which the lowest class of furniture is sold, and which is fit for no useful purpose, their new stock will be found to be priced on the same principle by which their Bedding Trade has, during the last thirty years, been so successfully extended, and the goods, whether of a plain and simple pattern, or of a handsomer and more expensive character, are of well-seasoned materials, sound workmanship, and warranted.

HEAL and SON'S LIST of BEDDING, containing full particulars of Weights, Sizes, and Prices of every description of Bedding, sent free by post, on application to their Factory, 196 (opposite the chapel), Tottenham Court-road, London.

THE GENERAL LIFE and FIRE ASSURANCE COMPANY.—Established 1837.—Empowered by Special Acts of Parliament.—48, King William-street, London; and 11, St. David-street, Edinburgh.

CAPITAL—ONE MILLION.

DIRECTORS.

George Bousfield, Esq.	Charles Hindley, Esq., M.P.
Thomas Challis, Esq., Alderman	Thomas Piper, Esq.
Joseph George Cope, Esq.	Thomas B. Simpson, Esq.
John Dixon, Esq.	Hon. Charles P. Villiers, M.P.
Joseph Fletcher, Esq.	John Wilks, Esq.
Richard Hollier, Esq.	Edward Wilson, Esq.

AUDITORS.

Joseph Dawson, Esq. | William Hunter, Jun. Esq.
George Mosk, Esq.

SECRETARY.—Thomas Price, LL.D.
ACTUARY.—David Oughton, Esq.
SOLICITORS.—Stephen Walters, Esq.

Annual Premiums for the Assurance of 100l. payable at death.

25	30	35	40	45
£ s. d. 1 16 8	£ s. d. 2 1 8	£ s. d. 2 7 8	£ s. d. 2 15 7	£ s. d. 3 5 0

The following are amongst the distinctive features of the Company:—

I. Entire freedom of the assured from responsibility, and exemption from the mutual liabilities of partnership.

II. Payment of claims guaranteed by a capital of 1,000,000l.

In the LIFE DEPARTMENT.—1. Assurances are effected on participating and non-participating tables, on ascending and descending scales, for short periods, and by policies payable at the ages of 55, 60, 65, or 70, or previously in the event of death.

2. Premiums may be paid annually, half-yearly, or quarterly, in a limited number of payments, in one sum, or on ascending or descending scales.

3. Policies on the participating scale immediately interested in the profits of the Company.

4. The age of the assured admitted, on satisfactory evidence being presented.

5. Policies assigned as security not forfeited by duelling, suicide, or the execution of judicial sentences.

In the FIRE DEPARTMENT.—Houses, furniture, stock in trade, mills, merchandise, shipping in docks, rent, and risks of all descriptions insured at moderate rates.

Loans from 100l. to 1,000l. advanced on personal security, and the deposit of a Life Policy to be effected by the borrower.

Liberal remuneration allowed to solicitors, auctioneers, and managers.

BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES THICKE, Secretary, 17, New Bridge-street, Blackfriars.

BRITISH MUTUAL SUBSCRIPTION LOAN CLASSES, for Loans or Investment.—Persons desirous of obtaining Loans from 30l. to 500l., upon approved personal or other security, or profitable and secure investments, for smaller amounts, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES, several of which have been already established, and are progressing very satisfactorily, and others (Classes S and T for London) are now in course of formation, and will shortly commence operation.—Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy or 1s. per post.

CHARLES J. THICKE, Resident Secretary.

LONDON ASSURANCE CORPORATION.—Established by Royal Charter, in the reign of George I., 1720.

For LIFE, FIRE, and MARINE ASSURANCES.

Head Office, No. 7, Royal Exchange.
Branch Office, No. 10, Regent-street.

ACTUARY.—PETER HARDY, Esq., F.R.S.

THIS CORPORATION has effected ASSURANCES on LIVES for a period of ONE HUNDRED AND THIRTY YEARS.

FIRE INSURANCES effected at moderate rates upon every description of property.

MARINE INSURANCES at the current premiums of the day.

JOHN LAURENCE, Secretary.

ALBERT LIFE ASSURANCE COMPANY.—Established 1838. No. 11, Waterloo-place, Pall-mall.

1. Members of Building Societies can insure in this office, payments becoming due after their death, thus saving their families from inconvenience and loss.

2. Business transacted in all the branches, and for all the objects of life Assurance; all the policies being indefeasible, excepting only in cases of fraud.

3. Immediate, survivorship, deferred annuities and endowments granted, and every other mode of provision for families arranged.

4. Premiums on the half-credit system, extension of limits for residence and vocation, without extra premium, and naval and military lives not in active service assured at ordinary rates.

For prospectuses, with tables of premium, information, &c., apply to HENRY WILLIAM SMITH, Actuary and Secretary.

IMPERIAL LIFE INSURANCE COMPANY, 1, OLD BROAD STREET, LONDON.

CHARLES CAVE, Esq., CHAIRMAN.
THOMAN NEWMAN HUNT, Esq., DEPUTY-CHAIRMAN.

A NEW SCALE OF PREMIUMS on Assurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 80 years.

FOUR-FIFTHS, or 80 per cent. of the profits, are assigned to policies every fifth year; and may be applied to increase the sum insured; to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.

ONE-THIRD of the premium on Assurances of 50l. and upwards for the whole term of life, may remain as a debt upon the policy, to be paid off at convenience; by which means 1,500l. may be insured for the present outlay otherwise required for 1,000l.

LOANS.—The Directors will lend sums of 50l. and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.

SECURITY.—Those who effect Assurances with this Company are protected by its large subscribed capital from the risk incurred by members of Mutual Societies.

Assurances without participation in profits may be effected at reduced rates.

SAMUEL INGALL, Actuary.

*** A commission allowed to solicitors who introduce business.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch, 2, Royal Exchange-buildings.—Established 1806. Policyholders' Capital, 1,150,000l. Annual Income, 160,000l. Bonuses declared, 763,000l. Claims paid since the establishment of the Office, 1,500,000l.

PRESIDENT.—The Right Honourable EARL GREY.

DIRECTORS.

FREDERICK MACKINNON, Esq., Chairman.
WILLIAM HENRY STONE, Esq., Deputy-Chairman.

Henry B. Alexander, Esq.	Thomas Maugham, Esq.
George Baker, Esq.	William Ostler, Esq.
Alexander Henderson, M.D.	Apsley Pellatt, Esq.
William Judd, Esq.	George Round, Esq.
Sir Richard D. King, Bart.	The Rev. James Sherman
The Hon. Arthur Kinnaird.	Capt. William John Williams
J. A. Beaumont, Esq., Managing Director.	

PHYSICIAN.—John Maclean, M.D., F.R.S., 69, Upper Montague-street, Montague-square.

Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£	£ s. d.	£ s. d.
1806	5,000	178 10 10 extinguished	1,220 0 0
1811	1,000	33 19 8 ditto	231 17 4
1816	1,000	34 14 10 ditto	134 10 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
321	1807	500	402 18 1	1,402 18 1
1274	1810	1,000	1,140 5 6	3,280 5 6
2280	1820	5,000	1,538 17 6	3,538 17 6

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

HEALTHY AND UNHEALTHY LIVES ASSURED.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; and 18, Rue Trouchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives.

Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 1 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

ACCIDENTAL DEATH INSURANCE COMPANY.

Extension of the Business to granting Compensation in Cases of Non-fatal Injury.

7, Bank-buildings, Lothbury, London.

KENTON S. PARKER, Esq., Q.C., Lincoln's Inn, Chairman.

General policies may be taken out, embracing Accidents of all Kinds including Railway Accidents; or the policy may be particularly confined to railway accidents only.

The following advantages are offered:—

A certain sum payable to the family or representatives of the Insured, if he die by accidental death, and an allowance for medical expenses, together with the weekly allowance, or on a railway insurance only, a proportionate compensation in case of accident, not fatal.

For Insuring 1001. on Fatal Accident only.

Class I. or ordinary risks, annual premium	£0 1 6
Premium for the whole period of life	1 1 0

For insuring against Fatal and Non-fatal Accidents together:—

On Death.	For Weekly Allowance	For Medical Expenses	Class I. Annual Prem.
100l.	1l.	5l.	1l.

For insuring in cases of Railway Accidents only 1,000l. on death and a proportional compensation for personal injury:—

Annual premium, for all classes	£0 10 0
Premium for the whole period of life	1 1 0

For arrangements of the Claims, no Proportions, which, together with further information, may be had at the Offices of the Company, or from any of the Company's Agents.

WILLIAM TOUNG, Secretary.

THE RENT GUARANTEE SOCIETY.

Incorporated under the 7 & 8 Victoria, c. 110.
Capital, 100,000l.—No. 3, Charlotte-row, Mansion-house, London.

DIRECTORS.

Charles Butler, Esq., Mecklenburgh-row, Cheapside.
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W. Hazlehurst, Esq., Great Hayward-yard, Westminster.
Frederick A. Davies, Esq., 13, Mildred-court, City.

BANKERS—The London Joint-Stock Bank.

JOINT SOLICITORS.

J. W. Flower, Esq., 42, Strand-street.
Frederick Weed, Esq., 14, Frederick-street.

SECRETARIES.

Messrs. Davies and Vigers, 2, Frederick-place, Old Jewry.

Policies of Assurances are granted by this Society at a moderate charge for collection and guaranteed for securing to landlords the payment of the amount of their rents on a day certain:

To the Clergy, their tithe rent-charge;
To Trustees, their Trust Income;
To Mortgagees, their Interest; and
To Mortgagors, the surplus Income from the property.

The Society, in undertaking the collection of rent without guarantee, affords the security of its capital for the immediate and punctual payment of the amounts collected; and will, if required, undertake the entire management of any property.

For particulars apply at the temporary Offices of the Society, as above.

INVENTORS' AID ASSOCIATION.—Provisionally Registered. The Capital of the Association to be raised by Shares of 2l. each.

BANKERS—Messrs. Spooner, Attwood, and Co. Gracechurch-street.

SOLICITOR—George Fitch, Esq. 33, Southampton-street, Bloomsbury.

The INVENTORS' AID ASSOCIATION has been formed for the purpose of affording to Inventors the means of obtaining Letters Patent for their inventions, and providing opportunities for a beneficial disposal of Patent Rights obtained by the aid of this Association.

Applications for the remaining shares to be made, accompanied with a reference, to the Secretary, at the offices of the Association, of whom also prospectuses and every information can be obtained.

The Secretary will be happy to wait upon any gentleman who may favour him with an interview, to explain the objects and intentions of the Association.

The Committee are prepared to appoint Agents in the provincial towns, on applications with references being made to the Secretary of the Association.

Office Hours from 10 to 4 o'clock.

WILLIAM H. ROBERTSON, Secretary.

3, Beaufort-buildings, Strand, Lon don.

THE ANGLO-CALIFORNIAN GOLD MINING COMPANY.—Capital 30,000l. in Shares of 10l. each. No liability beyond the amount of the shares.

Offices, Albion Chambers, Adam-street, Adelphi, London.

DIRECTORS.

Sir Cavendish Stuart Bamboald, Bart., Warwick-street, Eccleston-square.
F. D. Mocatta, Esq., 3, Plowden-buildings, Temple.
John Barker, Esq., M.P., 24, Westhall-place, Birmingham.
W. J. Chevin, Esq., Drayton-grove, Fulham-road.
Symeon T. Bartlett, Esq., LL.D., Cambridge.
Geo. R. Cottrell, Esq., 3, Lincoln's-inn.
Luke Williams, Esq., 17, Pelham-place, Brompton.

PROSPECTUSES, &c., may be had at the Offices.

Captain Sir Henry Vere Huntley, R.N., of Leamington.

Arrangements having been made for the departure of Capt. Sir Henry Vere Huntley, R.N., to California, to resume the direction of the mining operations, the Directors beg to announce that applications for shares may be made to the offices as above. The large amount of gold taken from the mines by emigrants and others during the last year, amounting in the aggregate to the enormous sum of 10,000,000l. sterling, may be looked upon as a favourable assumption that the shares of the company will shortly prove a most valuable investment of capital. Sir Henry will take out portable machinery of the latest invention for crushing the quartz rock, and will have the assistance of the Cornish miners recently hired by him at the Mariposa Mines.—Full prospectuses, with report of Sir Henry Vere Huntley, on the gold bearing quartz of California, may be had on application, either personally or by letter, to

E. WILLIAMS, Managing Director.
Albion Chambers, Adam-street, Adelphi, London.